Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Joseph First name M Middle name	Renee First name Ann Middle name
	Bring your picture identification to your meeting with the trustee.	Mecklenburg Last name Suffix (Sr., Jr., II, III)	Mecklenburg Last name Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8	First name	First name
	years	i not hame	riotrane
	Include your married or maiden names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
3.	Only the last 4 digits of your Social Security	xxx - xx - <u>6538</u>	xxx - xx - <u>3471</u>
	number or federal Individual Taxpayer Identification number	OR	OR
		9 xx - xx	9 xx - xx

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Last Name

Case Number (if known) _

Document Mecklenburg Joseph M Debtor 1 Middle Name

First Name

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	340 W Sunset Ave. Number Street	If Debtor 2 lives at a different address: Number Street
		Lombard IL 60148 City State ZIP Code DUPAGE County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		P.O. Box City State ZIP Code	Number Street P.O. Box City State ZIP Code
6.	Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408
			

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Joseph M Debtor 1

Middle Name

First Name

Document Mecklenburg Last Name

Page 3 of 69 Case Number (if known) _

Pa	rt 2: Tell the Court About You	ur Bankruptcy Case					
7.	The chapter of the Bankruptcy Code you are choosing to file	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.					
		■ Chapter 7 □ Chapter 11 □ Chapter 12					
	under						
		☐ Chapter 13					
8.	How you will pay the fee	 I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 					
).	Have you filed for bankruptcy within the last 8 years?	■ No Yes. District None When Case Number MM / DD / YYYY					
		District None When Case Number MM / DD / YYYY					
		District When Case Number MM / DD / YYYY					
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY					
		Debtor Relationship to you District When Case Number, if known MM / DD / YYYY					
11.	Do you rent your residence?	No. Go to line 12☐ Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?					
		 No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition. 					

Last Name

Debtor 1 Joseph M Document Mecklenburg Pa

Middle Name

First Name

Page 4 of 69

Case Number (if known)

	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of bu	usiness		
business you operate as an individual, and is not a separate legal entity such as a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.			Name of business, if any			
			Number Street			
			City		State	Zip Code
			Check the appropriate b	pox to describe your business:		
			☐ Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as de	efined in 11 U.S.C. § 101(53A))		
			Commodity Broker	r (as defined in 11 U.S.C. § 101(6))		
			☐ None of the above	•		
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	□ No. I	the Bankruptcy Code.	ter 11. 11, but I am NOT a small business debtor acc 11 and I am a small business debtor accordin		
Pa	rt 4: Report if You Own or Hav	e Any Hazard	ous Property or Any Prope	erty That Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety?		_			
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		If immediate attention is r	needed, why is it needed?		
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock		- Where is the property?			
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		- Where is the property?	needed, why is it needed?		
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building		- Where is the property?			

Debtor 1 Joseph

First Name

Document

Page 5 of 69 Case Number (if known)

Middle Name

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Mecklenburg M Joseph

Debtor 1

Page 6 of 69 Case Number (if known) _

	First Name	Middle Name Last I	Name			
Pa	rt 6: Answer These Question	s for Reporting Purposes				
16. What kind of debts do you have?		as "incurred by an indivi No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts prima	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b.			
		money for a business or No. Go to line 16c. Yes. Go to line 17.	r investment or through the operation of the b	usiness or investment.		
		16c. State the type of debts y	you owe that are not consumer debts or busin	ness debts.		
17.	Are you filing under Chapter 7?	_	er Chapter 7. Go to line 18.			
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		Chapter 7. Do you estimate that after any exemples are paid that funds will be available to			
18.	How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	□ \$1,000,001-\$10 million □ \$10,000,001-\$50 million □ \$50,000,001-\$100 million □ \$100,000,001-\$500 million	☐ \$500,000,001-\$1 billion ☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
Pa	Sign Below					
For	you	correct. If I have chosen to file under 0	and I declare under penalty of perjury that the Chapter 7, I am aware that I may proceed, if e. I understand the relief available under each	eligible, under Chapter 7, 11,12, or 13		
			and I did not pay or agree to pay someone whed and read the notice required by 11 U.S.C. §			
		I understand making a false s	with the chapter of title 11, United States Cookstatement, concealing property, or obtaining mesult in fines up to \$250,000, or imprisonment 9, and 3571.	noney or property by fraud in connection		
		/s/ Joseph M Meckle Signature of Debtor 1		/s/ Renee Ann Mecklenburg Signature of Debtor 2		
		Executed on 12/22/20	015 F	Executed on12/22/2015		

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Debtor 1	Joseph	М	Mecklenburg	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Kristin T Schindler	Date	Date: 12/22/2019	5
Signature of Attorney for Debtor		MM / DD / YYYY	
Kristin T Schindler			
Printed name			
Geraci Law L.L.C.			
Firm name			
55 E. Monroe St., #3400			
Number Street			_
Chicago	IL	60603	
Chicago City	IL State	60603 ZIP Code	_
Chicago City Contact Phone 312-332-1800	State		 aw.com
City	State	ZIP Code	– aw.com
City	State	ZIP Code	 aw.com

Fill in this information to identify your case:				
Debtor 1	Joseph	М	Mecklenburg	
	First Name	Middle Name	Last Name	
Debtor 2	Renee	Ann	Mecklenburg	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)				
Case Number				
(If known)			_	

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	<u> </u>
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 18,098
1c. Copy line 63, Total of all property on Schedule A/B	\$ 18,098
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$5,327
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	<u>\$14,250</u>
Part 3: Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,623.75
5. Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,587.00

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Document Mecklenburg Joseph M Case Number (if known) __

First Name Middle Name Last Name **EntriesDescription LiabilitiesAmount** <u>AssetsAmount</u>

Pa	Answer These Questions for Administrative and Statistical Records						
6.	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
7.	 What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Of Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	ficial -	\$ 4,530.94				
9.	Copy the following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim					
	From Part 4 of Schedule E/F, copy the following:						
	9a. Domestic support obligations (Copy line 6a.)	\$_0.00					
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00					
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00					
	9d. Student loans. (Copy line 6f.)	\$_0.00					
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_0.00					
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00					
	9g. Total . Add lines 9a through 9f.						

Fill in Abin in	Caco 15 420			Entered 12/22/15 15:5	3:22 Desc	Main
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Debtor 1	Joseph	М	Mecklenburg			
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	Renee First Name	Ann Middle Name	Mecklenburg Last Name			
(Spouse, ir lilling)	riistivaille	Wildlie Name	Last Name			
United States	Bankruptcy Court for the : _	NORTHERN District	t of <u>ILLINOIS</u> (State)			
Case Number	r				_	Check if this is an
	400A/D				a	mended filing
<u> Σπιciai F</u>	orm 106A/B					
Schedul	e A/B: Propei	rty				12/15
ategory where esponsible for	you think it fits best. Be	e as complete and a mation. If more spac	ccurate as possible. If two ma	its in more than one category, list th rried people are filing together, both e sheet to this form. On the top of an	are equally	
		,	her Real Esate You Own or Hav	e an Interest In		
			any residence, building, land,			
No. Yes.		iquitubio interest in t	any roomanio, banang, tana,	or orimial property.		
_		you own for all of yo	our entries fro Part 1, including	g any entries for pages		
you have a	ttached for Part 1. Write	that number here			>	\$0.00
Part 2:	Describe Your Vehicles					
=			=	registered or not? Include any vehicle ecutory Contracts and Unexpired Leas		
•	s, trucks, tractors, sport		•	outer, communic and enempired zone		
No.			•			
Yes.	Describe	Chrysler				
N	Make:	Chrysler	Who has an interest in the p		not deduct secured claim amount of any secured cl	
N	Model:	Town and Countr	Debtor 1 only		ditors Who Have Claims	
١	Year:	2007	Debtor 2 only Debtor 1 and Debtor 2 only	Curr	rent value of the	Current value of the
A	Approximate Mileage:	111,000.00	At least one of the debtors	entii	re property?	portion you own?
(Other information:			\$	2,648.00	\$2,648.00
Γ			Check if this is commu	nity property (see		
			instructions)			
L						
N	Make:	Ford	Who has an interest in the p	property? Check one. Do	not deduct secured claim	s or exemptions. Put
N	Model:	F-150	Debtor 1 only	the	amount of any secured cl	laims on Schedule D:
,	Year:	2005	Debtor 2 only		ditors Who Have Claims	
		125,000.00	Debtor 1 and Debtor 2 only		rent value of the re property?	Current value of the portion you own?
	Approximate Mileage:		At least one of the debtors	and another	8,100.00	¢ 8,100.00
(Other information:		Check if this is commu	s nity property (see	8,100.00	\$
			instructions)	inty property (see		
			_			
			reational vehicles, other vehic ressels, snowmobiles, motorcycle a	·		
No.	, , , , , , , , , , , , , , , , , , , ,	•				
Yes.						
			our entries fro Part 2, including	g any entries for pages >		\$ 10,748.0
you nave a	washed for Fait 2. Wille	a. number nere				

Official Form 106A/B Record # 674614 Schedule A/B: Property Page 1 of 6

Debtor 1

Case 15-43046 Joseph

Doc 1

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Document Page 11 of Bumber (if known)

Desc Main

Describe Your Personal and Household Items Part 3: Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions 06. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware No. Describe..... Furniture, linens, small appliances, table & chairs, bedroom set \$1,500 1,500.00 07. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games No. Yes. Describe..... Flat screen TV, computer, printer, music collection, cell phone \$500 500.00 08. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No. Describe..... Yes. **Books and Pictures** \$100 100.00 09. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No. Describe..... Yes. 0.00 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No. Yes. Describe..... 0.00 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories No. Describe..... Yes. Everyday clothes, shoes, accessories \$200 200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No. Describe..... Yes. Everyday jewelry \$250 250.00 13. Non-farm animals Examples: Dogs, cats, birds, horses No.

Describe..... Yes.

14. Any other personal and household items you did not already list, including any health aids you did not list

Describe.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here

7	
	\$ 0.00
	\$2,550.00

0.00

Debtor 1

Joseph

Case 15-43046

Doc 1

Filed 12/22/15

Mecklenburg
Document
Last Name

Entered 12/22/15 15:53:22 Page 12 of 69 umber (if known)

Desc Main

First Name

Describe Your Financial Assets

	aliu 43			
Do	you own or	have any legal	or equitable interest in any of the following?	Current value of the portion you own? Do not deduct secured claims or exemptions
16.	Cash			
	No. Yes.	Money you have in	your wallet, in your home, in a safe deposit box, and on hand when you file your petition	\$ 0.00
	_	_		\$0.00
17.		Checking, savings	, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, f you have multiple accounts with the same institution, list each.	
	Yes.	Describe	Account Type: Institution name:	
			Checking Account Chase bank	\$600.00
18.		-	ublicly traded stocks ment accounts with brokerage firms, money market accounts	\$600.00
	=			
19.	Non-public No.	Describe	Institution or issuer name: and interests in incorporated and unincorporated businesses, including an interest in	\$ <u>0.0</u> 0
	INO.			
	Yes.	Describe	Name of Entity and Percent of Ownership:	
				\$0 <u>.0</u> 0
20.	Governme	nt and corporat	e bonds and other negotiable and non-negotiable instruments	
	Negotiable	instruments includ	e personal checks, cashiers' checks, promissory notes, and money orders.	
	-		re those you cannot transfer to someone by signing or delivering them.	
	Yes.	Describe	Issuer name:	
				\$0.00
21.		or pension acc		
	Examples: No.	Interests in IRA, E	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	Yes.	Describe	Type of account and Institution name:	
			401(k) or similar plan 401k	\$0.00
				\$ 0.00
22	Caarmiterala			\$0.00
22.	Your share Examples: No.	Agreements with la	sits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individual:	
23.	Annuities (A contract for a	periodic payment of money to you, either for life or for a number of years)	\$0.00
	No.			
	Yes.	Describe	Issuer name and description:	\$0.00
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program. (b), and 529(b)(1).	
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ 0.00
25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers	<u> </u>
	Yes.	Describe		\$0.00
26.	Patents. co	pyrights, trade	marks, trade secrets, and other intellectual property	
٠.			mes, websites, proceeds from royalties and licensing agreements	
	Yes.	Describe		1
				\$0.00

Debtor 1 Joseph Case 15-43046 Doc 1 Filed 12/22/15 Entered 12/22/15 15:53:22 Desc Main Page 13 of 69 model of the company of t

27.	-	Building permits, e.	other general intangibles xclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	Yes.	Describe		\$0.00
Моі	ney or prop	erty owed to yo	1?	Current value of the portion you own? Do not deduct secured claims or exemptions
28.	Tax refund	s owed to you		
	Yes.	Describe	2015 tax refund \$4,200	\$ 4,200.00
29.	Family sup Examples:	-	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement	<u>,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,</u>
	Yes.	Describe		\$ 0.00
30.	Examples:		wees you ability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$0.00
31.		insurance polic Health, disability, o	ies r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary:	
	Yes.	Describe		\$ 0.00
32.	If you are the property be No.	ne beneficiary of a cause someone ha	at is due you from someone who has died iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive is died.	
33.	Yes.	Describe	s, whether or not you have filed a lawsuit or made a demand for payment	\$0.00
	_	•	ment disputes, insurance claims, or rights to sue	
		Describe		\$0.00
34.	No.	_	uidated claims of every nature, including counterclaims of the debtor and rights	
35	Yes.	Describe	id not already list	\$0.00
00.	No.	-	ia not un oudy not	7
	Yes.	Describe		\$0.00
			of your entries from Part 4, including any entries for pages you have attached	\$4,800.00
P	art 5:	escribe Any Bus	iness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
		n or have any le	gal or equitable interest in any business-related property?	
	Yes.			Command cooling of the
				Current value of the portion you own? Do not deduct secured claims or exemptions

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38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures No. Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00 44. Any business-related property you did not already list No. Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Yes. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed No. Yes. Describe..... 0.00 Debtor 1 Joseph Case 15-43046 Doc 1 Filed 12/22/15 Entered 12/22/15 15:53:22 Desc Main Plate Name Page 15 of P

51. Any farm- and commercial fishing-related property you did not already list No.		
Yes. Describe		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries fo for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did Not	List Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No.		
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here	; >	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 10,748.00	
57. Part 3: Total personal and household items, line 15	\$ 2,550.00	
58. Part 4: Total financial assets, line 36	\$ 4,800.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 18,098.00	\$ 18,098.00
63. Toal of all property on Schedule A/B. Add line 55 + line 62		\$18,098.00
30. 15a. 51 an property on concume 215. And line 50 1 line 52		\$10,090.00

Official Form 106A/B Record # 674614 Schedule A/B: Property Page 6 of 6

Fill in this in	formation to identi	fy your case:	
Debtor 1	Joseph	М	Mecklenburg
	First Name	Middle Name	Last Name
Debtor 2	Renee	Ann	Mecklenburg
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	he : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>
			(State)
Case Number	·		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt									
Which set of exemption	ptions are you claiming? Check	one only, even if your spo	use is filing with you.						
You are claimin	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)								
You are claimin	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2. For any property ye	ou list on Schedule A/B that you	claim as exempt, fill in the	he information below.						
Brief description o Schedule A/B that	f the property and line on lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption					
		Copy the value from Schedule A/B	Check only one box for each exemption						
	007 Chrysler Town and Country			735 ILCS 5/12-1001(c) - \$2,400.00					
description: wi	ith over 111,000.00 miles.	\$ 2,648	\$	735 ILCS 5/12-1001(b) - \$248.00					
Line from			100% of fair market value, up to						
Schedule A/B: 0	3		any applicable statutory limit						
Brief 20	005 Ford F-150 with over 125,000		_	735 ILCS 5/12-1001(c) - \$2,400.00					
description: m	iles	\$_8,100	\$2,773	735 ILCS 5/12-1001(b) - \$373.00					
Line from			100% of fair market value, up to						
Schedule A/B: 0	3		any applicable statutory limit						
Brief Fu	urniture, linens, small appliances,		_	735 ILCS 5/12-1001(b) - \$1,500.00					
description: tal	ble & chairs, bedroom set	\$_1,500	 \$	·					
Line from			100% of fair market value, up to						
Schedule A/B: 0	6		any applicable statutory limit						
		0455.0350							
	3. Are you claiming a homestead exemption of more than \$155,675?								
	(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment .)								
No.	=								
Yes. Did you ac	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?								
□No									
Official Form 106C	Record # 674614	Schedule C: Ti	ne Property You Claim as Exempt	Page 1 of 2					

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Joseph Debtor 1

Official Form 106C

Record #

Middle Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief 735 ILCS 5/12-1001(b) - \$500.00 Flat screen TV, computer, printer, description: music collection, cell phone \$ 500 Line from 100% of fair market value, up to 07 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$100.00 Brief Books and Pictures **\$** 100 description: 100% of fair market value, up to Line from 80 Schedule A/B: any applicable statutory limit Brief Everyday clothes, shoes, 735 ILCS 5/12-1001(a),(e) - \$200.00 accessories \$ 200 description: Line from 100% of fair market value, up to Schedule A/B: 11 any applicable statutory limit Brief Everyday jewelry 735 ILCS 5/12-1001(a),(e) - \$250.00 \$ 250 description: 100% of fair market value, up to Line from 12 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$600.00 Brief Checking Account, Chase bank, \$ 600 600.00 description: Line from 100% of fair market value, up to 17 Schedule A/B: any applicable statutory limit 735 ILCS 5/12-1001(b) - \$3,600.00 Brief 2015 tax refund \$ 4,200 description: 735 ILCS 5/12-1001(g)(1)(2)(3) - \$600.00 Line from 100% of fair market value, up to 28 Schedule A/B: any applicable statutory limit 674614

Schedule C: The Property You Claim as Exempt

Fill in	this information to ic	dentify your case:		8 of 69			
Debtor	Joseph	М	Mecklenburg				
	First Name	Middle Name	Last Name				
Debtor	Renee Renee	Ann	Mecklenburg				
(Spouse,	if filing) First Name	Middle Name	Last Name				
United	States Bankruptcy Cour	t for the : <u>NORTHERN</u>	District of ILLINOIS				
			(State)			Check if thi	e ie an
Case N (If knov	Number vn)					amended fi	
	al Form 106		e Claims Secured by Propert	·v			12
1. Do a i	ny creditors have cla	ame and case number nims secured by your p and submit this form to the		hing else to report or	n this form.		
	es. Fill in all of the int						
Part 1:					Column A	Column A	Column C
Part 1	List All Secured all secured claims. I each claim. If more the	f a creditor has more than one creditor has a p	an one secured claim, list the creditor separately articular claim, list the other creditors in Part 2. al order according to the creditors name.	C A	Column A Amount of claim To not deduct the alue of collateral	Column A Value of collateral that supports this claim	Column C Unsecure portion If any
Part 1	List All Secured all secured claims. I each claim. If more the	f a creditor has more than one creditor has a p	articular claim, list the other creditors in Part 2.	C A A D V:	mount of claim to not deduct the	Value of collateral that supports this	Unsecure portion
2. List for e As r	List All Secured all secured claims. I each claim. If more the nuch as possible, list	f a creditor has more than one creditor has a p	articular claim, list the other creditors in Part 2. al order according to the creditors name.	C A A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
Part 1: 2. List for e As r 2.1 F	all secured claims. I each claim. If more the much as possible, list cirst Merit BANK reditor's Name	f a creditor has more than one creditor has a p	articular claim, list the other creditors in Part 2. al order according to the creditors name. Describe the property that secures the claim	C A A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
Part 1: 2. List for e As r 2.1 F	all secured claims. If each claim. If more the much as possible, list cirst Merit BANK reditor's Name	f a creditor has more than one creditor has a p	articular claim, list the other creditors in Part 2. al order according to the creditors name. Describe the property that secures the claim	/ A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List for e As r	all secured claims. I each claim. If more the much as possible, list cirst Merit BANK reditor's Name 95 First Merit Cir Street	f a creditor has more that an one creditor has a puthe claims in alphabetic	articular claim, list the other creditors in Part 2. all order according to the creditors name. Describe the property that secures the claim 2005 Ford F-150 with over 125,000 miles	/ A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List for e As r 2.1 F	all secured claims. If each claim. If more the much as possible, list cirst Merit BANK reditor's Name	f a creditor has more than one creditor has a p	articular claim, list the other creditors in Part 2. all order according to the creditors name. Describe the property that secures the claim 2005 Ford F-150 with over 125,000 miles As of the date you file, the claim is: Check all Contingent Unliquidated	/ A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List for e As r 2.1 F Cr 2'N	all secured claims. If more the much as possible, list crief Merit BANK reditor's Name 95 First Merit Cir Street Skron	f a creditor has more that an one creditor has a path the claims in alphabetic of the	articular claim, list the other creditors in Part 2. all order according to the creditors name. Describe the property that secures the claim 2005 Ford F-150 with over 125,000 miles As of the date you file, the claim is: Check all Contingent Unliquidated Disputed	/ A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List for e As r 2.1 For Cr 2.1 N A C	all secured claims. I each claim. If more the much as possible, list first Merit BANK reditor's Name 95 First Merit Cirumber Street	f a creditor has more that an one creditor has a path the claims in alphabetic of the	articular claim, list the other creditors in Part 2. all order according to the creditors name. Describe the property that secures the claim 2005 Ford F-150 with over 125,000 miles As of the date you file, the claim is: Check all Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	C A A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List for e As r 2.1 F Cr 2.1 N Who	List All Secured all secured claims. I each claim. If more th much as possible, list first Merit BANK reditor's Name 95 First Merit Cir number Street kron be owes the debt? Check Debtor 1 only	f a creditor has more that an one creditor has a path the claims in alphabetic of the	articular claim, list the other creditors in Part 2. all order according to the creditors name. Describe the property that secures the claim 2005 Ford F-150 with over 125,000 miles As of the date you file, the claim is: Check all Contingent Unliquidated Disputed Nature of Lien. Check all that apply.	C A A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List for e As r 2.1 F Cr 2 N Who	List All Secured all secured claims. I each claim. If more the much as possible, list first Merit BANK reditor's Name 95 First Merit Cir fumber Street skron dity Debtor 1 only Debtor 2 only	f a creditor has more the claims in alphabetic OH 44307 State Zip Code	articular claim, list the other creditors in Part 2. all order according to the creditors name. Describe the property that secures the claim 2005 Ford F-150 with over 125,000 miles As of the date you file, the claim is: Check all Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as mortgage of car loan)	C A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List for e As r 2.1 F Cr 2 N Mho Who I	all secured claims. I seach claim. If more the nuch as possible, list first Merit BANK reditor's Name 95 First Merit Cir lumber Street	f a creditor has more that can one creditor has a path the claims in alphabetic of the	articular claim, list the other creditors in Part 2. all order according to the creditors name. Describe the property that secures the claim 2005 Ford F-150 with over 125,000 miles As of the date you file, the claim is: Check all Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as mortgage of car loan) Statutory lien (such as tax lien, mechanic's lien)	C A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List for e As r 2.1 F Cr 2 N Who Who U U U U U U U U U U U U U	List All Secured all secured claims. I each claim. If more the much as possible, list first Merit BANK reditor's Name 95 First Merit Cir fumber Street skron dity Debtor 1 only Debtor 2 only	f a creditor has more that can one creditor has a path the claims in alphabetic of the	articular claim, list the other creditors in Part 2. all order according to the creditors name. Describe the property that secures the claim 2005 Ford F-150 with over 125,000 miles As of the date you file, the claim is: Check all Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as mortgage of car loan) Statutory lien (such as tax lien, mechanic's lied) Judgment lien from a lawsuit	C A D V:	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any
2. List for e As r 2.1 F C A C When C C C C C C C C C C C C C C C C C C C	all secured claims. I seach claim. If more the nuch as possible, list first Merit BANK reditor's Name 95 First Merit Cir lumber Street	f a creditor has more the claims in alphabetic of the clai	articular claim, list the other creditors in Part 2. all order according to the creditors name. Describe the property that secures the claim 2005 Ford F-150 with over 125,000 miles As of the date you file, the claim is: Check all Contingent Unliquidated Disputed Nature of Lien. Check all that apply. An agreement you made (such as mortgage of car loan) Statutory lien (such as tax lien, mechanic's lien)	D vi	amount of claim to not deduct the alue of collateral	Value of collateral that supports this claim	Unsecure portion If any

Fill in this i	Caso 15 /		1 Filed 12/22/15	Entered 12/22/15 15:53:22 9 of 69	Desc Main	1
T III III GIIS I		y your case.		9 01 69		
Debtor 1	Joseph	M	Mecklenburg			
	First Name	Middle Name	Last Name			
Debtor 2	Renee	Ann	Mecklenburg			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for th	ie: <u>NORTHERN</u> D	District of <u>ILLINOIS</u>			
0 11			(State)		☐ Check i	f this is an
Case Number	er				amende	
Official D	- 106F/F				unionae	sa ming
Jiliciai F	Form 106E/F					
<u>Schedule</u>	E/F: Credito	rs Who Have	e Unsecured Claims			12/15
ist the other \(\begin{align*} \(\begin{align*} \delta & \text{Property} \\ \delta & \text{reditors with} \\ \delta & \text{eeded, copy} \(\text{top} \)	party to any executor (Official Form 106A/E partially secured clai	ry contracts or unex B) and on Schedule ims that are listed in I it out, number the our name and case	pired leases that could result in a case. Executory Contracts and Unexposition Schedule D: Creditors Who Have entries in the boxes on the left. Attenumber (if known).	and Part 2 for creditors with NONPRIORITY of claim. Also list executory contracts on Scheo oired Leases (Official Form 106G). Do not ind Claims Secured by Property. If more space ach the Continuation Page to this page. On t	<i>dul</i> e clude any is	
	editors have priority	unescured claime a	gainst you?			
_		unscoured ciums d	gumst your			
=	So to Part 2.					
∐ Yes.				cured claim, list the creditor separately for each	. dela Ess	
nonpriority unsecured	y amounts. As much a d claims, fill out the Co	s possible, list the cl entinuation Page of F	aims in alphabetical order according	rity amounts, list that claim here and show both to the creditor's name. If you have more than is a particular claim, list the other creditors in Pation booklet.) Total claim	two priority art 3. Priority	Nonpriority
Part 2:	List All of Your NONP	RIORITY Unsecured	Claims		amount	amount
	editors have nonprior	rity unsecured clain	ns against you?			
_	-	•	mit this form to the court with your o	ther schedules.		
	your nonpriority uns	ecured claims in the	alphabetical order of the creditor	who holds each claim. If a creditor has more	than one	
nonpriority included in	y unsecured claim, list	the creditor separatone creditor holds a	ely for each claim. For each claim lis	sted, identify what type of claim it is. Do not list rs in Part 3.If you have more than three nonpri	claims already	
4.1 Alexia	n Brothers Hospital		Last 4 digits of account number			Total claim \$ 30.00
Creditor's			William was die 1999			
	ox 5588		When was the debt incurred?			
Number	Street					
			As of the date you file, the claim is	: Check all that apply.		
Belfast	t	ME 04915	Contingent			
City		State Zip Code	Unliquidated			
	es the debt? Check one.		Disputed			
=	r 1 only		T (BDIODITY			
=	r 2 only		Type of PRIORITY unsecured claim	1:		
=	r 1 and Debtor 2 only	another	Student loans Obligations arising out of a separat	ion agreement or diverse		
=	st one of the debtors and		Obligations arising out of a separat that you did not report as priority cla			
	k if this claim relates to nunity debt	оа	Debts to pension or profit-sharing p			
	nim subject to offest?		Secto to pension of profit-sharing p	and, and other entires debte		
No			Other. Specify Medical/Dental	Services		
Vec			_ , ,			

Debtor 1 Joseph M Document Page 20 of 69 Case Number (if known)

After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Alexian Brothers Med Center	Last 4 digits of account number	\$ 145.00
	Creditor's Name		
	22589 Network Place	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	01: 11 00070	Contingent	
	Chicago IL 60673	Unliquidated	
V	City State Zip Code Who owes the debt? Check one.	Disputed	
Ì	Debtor 1 only	_	
Ì	Debtor 2 only	Type of PRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
li	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u>Is</u>	s the claim subject to offest?		
	No	Other. SpecifyMedical/Dental Service	
	YesYes		. 04 00
4.3	American Medical Collection Agency	Last 4 digits of account number	\$ <u>81.00</u>
	Creditor's Name 4 Westchester Plaza	When was the debt incurred?	
	Number Street		
	Suite 110	As of the date you file, the claim is: Check all that apply.	
	Elmsford NY 10523	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	_	
	■No ¬	Other. Specify	
4.4	Yes Armor Systems Co.	Last 4 digits of account number	\$ 200.00
4.4	Creditor's Name	Last 4 digits of account number	Ψ_200.00
	1700 Kieffer Dr., Ste. 1	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Zion IL 60099	Unliquidated	
l	City State Zip Code		
V	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
ls ls	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Î	No	Other. Specify Credit Card or Credit Use	
	Yes	опол. эреопу	

Debtor 1	Joseph	M M	D0C 1		Page 21 of 69 Case Number (if known)	22 Desc Main
	First Name	Middle Name		Last Name		
Part 2:	Your	NONPRIORITY Unsecured Cla	ims - Continua	tion Page		

After	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
4.5	Associated pathology	Last 4 digits of account number	\$ 14.00		
1.0	Creditor's Name				
	2634 Solutions Center	When was the debt incurred?			
	Number Street				
		As of the date you file the claim is. Check all that each			
		As of the date you file, the claim is: Check all that apply.			
	Chicago IL 60677	Contingent			
	City State Zip Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	=	that you did not report as priority claims			
	Check if this claim relates to a community debt				
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts			
	No				
	=	Other. Specify			
4.6	Athletic & Therapeutic Inst	Last 4 digits of account number	\$ 300.00		
4.6	Creditor's Name	Last 4 digits of account number	Ψ		
	PO Box 371863	When was the debt incurred?			
	Number Street				
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Pittsburgh PA 15250	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a	that you did not report as priority claims			
	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?				
	No	Other. Specify			
	Yes				
4.7	Capital One	Last 4 digits of account number NULL	\$ <u>0.00</u>		
	Creditor's Name	2002 2012			
	26525 N Riverwoods Blvd	When was the debt incurred? 2003-2013			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Mettawa IL 60045				
	City State Zip Code	Unliquidated			
Who owes the debt? Check one.		Disputed			
Debtor 1 only					
Debtor 2 only		Type of PRIORITY unsecured claim:			
Debtor 1 and Debtor 2 only		Student loans			
		Obligations arising out of a separation agreement or divorce			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts			
	Is the claim subject to offest?	Seeks to period of profit officing plants, and out of official doubts			
	No	Other. Specify Credit Card or Credit Use			
	Yes	Other. Specify			

		Case 15-43046	Doc 1	==, ==, ==		2 Desc Main	
Debtor 1	Joseph	M		Decument	Page 22 of 69 Case Number (if known)		
	First Name	Middle Name		Last Name			
Part 2:	Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page						
After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.							

After li	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
4.8	Central DuPage Hospital	Last 4 digits of account number	\$ 25.00				
	Creditor's Name						
	25 N. Winfield Rd.	When was the debt incurred?					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
		Contingent					
	Winfield IL 60190	Unliquidated					
١,	City State Zip Code Who owes the debt? Check one.	Disputed					
l i	Debtor 1 only						
l i	Debtor 2 only	Type of PRIORITY unsecured claim:					
l i	Debtor 1 and Debtor 2 only	Student loans					
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
l i	Check if this claim relates to a	that you did not report as priority claims					
1	community debt	Debts to pension or profit-sharing plans, and other similar debts					
<u> </u>	s the claim subject to offest?						
	No	Other. Specify Medical/Dental Services					
	Yes						
4.9	CITY OF Rolling Meadows	Last 4 digits of account number 1681	<u>\$ 200.00</u>				
	Creditor's Name	When was the debt incurred? 2015-2015					
	1700 Kiefer Dr Ste 1	When was the debt incurred? 2015-2015					
	Number Street						
		As of the date you file, the claim is: Check all that apply.					
	7ion II 60000	Contingent					
	Zion IL 60099 City State Zip Code	Unliquidated					
١ ،	Vho owes the debt? Check one.	Disputed					
	Debtor 1 only						
l i	Debtor 2 only	Type of PRIORITY unsecured claim:					
l i	Debtor 1 and Debtor 2 only	Student loans					
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
l i	Check if this claim relates to a	that you did not report as priority claims					
'	community debt	Debts to pension or profit-sharing plans, and other similar debts					
!	s the claim subject to offest?						
	No	Other. Specify Collecting for Creditor					
	Yes COLLECTION PROF/Lasal	Last 4 digits of account number 0150	a 294.00				
4.10		Last 4 digits of account number 0150	<u>\$ 284.00</u>				
	Creditor's Name 723 1St St	When was the debt incurred? 2013-2013					
	Number Street						
		As of the date you file the alsies in Check all that each.					
		As of the date you file, the claim is: Check all that apply.					
	La Salle IL 61301	Contingent					
	City State Zip Code	Unliquidated					
'	Who owes the debt? Check one.	Disputed					
!	Debtor 1 only						
	Debtor 2 only	Type of PRIORITY unsecured claim:					
!	Debtor 1 and Debtor 2 only	☐ Student loans					
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Check if this claim relates to a that you did not report as priority claims							
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts					
i	No	Other, Specify Medical Debt					
	Yes	Other. Specify Medical Debt					

Page 23 of 69 Case Number (if known) **Decument** Joseph Debtor 1

4.11 Creditors Discount & Audit Co. Last 4 digits of account number \$_12.00						
Creditor's Name						
PO Box 213 When was the debt incurred?						
Number Street						
As of the date you file, the claim is: Check all that apply.	As of the date you file the claim is: Check all that apply					
Contingent						
Streator II 61364						
City State Zip Code Unliquidated						
Who owes the debt? Check one.						
Debtor 1 only						
Debtor 2 only Type of PRIORITY unsecured claim:						
Debtor 1 and Debtor 2 only Student loans						
At least one of the debtors and another Obligations arising out of a separation agreement or divorce						
Check if this claim relates to a that you did not report as priority claims						
community debt Debts to pension or profit-sharing plans, and other similar debts						
Is the claim subject to offest?						
No Other. Specify Credit Extended to Debtor(s)						
Yes						
4.12 Dekalb Clinic Chartered Last 4 digits of account number \$ 1,973.00						
Creditor's Name						
1850 Gateway Dr When was the debt incurred?						
Number Street						
As of the date you file, the claim is: Check all that apply.						
Contingent						
Sycamore IL 60178 Unliquidated						
City State Zip Code						
This ones the tests officer officer.						
Debtor 1 only						
Debtor 2 only Type of PRIORITY unsecured claim:						
Debtor 1 and Debtor 2 only Student loans						
At least one of the debtors and another						
Check if this claim relates to a that you did not report as priority claims						
community debt Debts to pension or profit-sharing plans, and other similar debts						
Is the claim subject to offest?						
No Other. Specify						
Yes Dekalle CUSD 429 • 100 00						
4.13 Dekalb CUSD 428 Last 4 digits of account number 9637 \$_100.00	_					
Creditor's Name 1628 Dekalb Ave When was the debt incurred? 2012-2013						
1020 Bendin 7110						
Number Street						
As of the date you file, the claim is: Check all that apply.						
Contingent						
Sycamore IL 60178 Unliquidated						
City State Zip Code Who owes the debt? Check one. Disputed						
Debtor 1 only						
☐ Debtor 1 and Debtor 2 only ☐ Student loans ☐ Obligation and of a constitution of the constitution of th						
At least one of the debtors and another						
Check if this claim relates to a that you did not report as priority claims						
community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?						
No Other. Specify Collecting for Creditor Yes						

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Case Number (if known) **Decument** Joseph Debtor 1

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			
4.14 DuPage Medical Group	Last 4 digits of account number	\$ 40.00	
Creditor's Name	·		
135 S. LaSalle, Dept. 1860	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is: Check all that apply.		
	Contingent		
Chicago IL 60674	Unliquidated		
City State Zip Code	☐ Disputed		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offest?	- W. F. 175 - 115 - 1		
■ No	Other. Specify Medical/Dental Services		
Yes A 15 Elk Grove radiology	Last 4 digits of account number	\$ 12.00	
Creditor's Name	Last 4 digits of account number	Ψ	
PO Box 4543	When was the debt incurred?		
Number Street			
	As a fall and a factor of the all and a fall		
	As of the date you file, the claim is: Check all that apply.		
Carol Stream IL 60197	Contingent		
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offest?			
No	Other. Specify		
Yes			
4.16 Elmhurst Emergency Med	Last 4 digits of account number	\$ <u>18.00</u>	
Creditor's Name	When was the debt incurred?		
1165 paysphere circle	when was the dept incurred?		
Number Street			
	As of the date you file, the claim is: Check all that apply.		
Chicago II 60674	Contingent		
Chicago IL 60674	Unliquidated		
City State Zip Code Who owes the debt? Check one.	Disputed		
Debtor 1 only	_		
Debtor 2 only	Type of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	that you did not report as priority claims		
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offest?			
No	Other. Specify		
Yes			

Page 25 of 69 Case Number (if known) **Decument** Joseph Μ Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Elmhurst Memorial Healthcare	Last 4 digits of account number	\$ <u>474.00</u>
	Creditor's Name		
	PO Box 92348	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60675	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
İř	Debtor 1 only		
	Debtor 2 only	Time of DDIODITY incoming delains	
	= '	Type of PRIORITY unsecured claim: Student loans	
}	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	bests to pension of profit-straining plans, and other similar desits	
	No	Other. Specify Medical/Dental Services	
	Yes	Outer. Opening	
4.18	Elmhurst Memorial Hospital	Last 4 digits of account number	\$ 154.00
	Creditor's Name		
	200 Berteau	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elmhurst IL 60126	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
ΙĖ	Debtor 1 only		
li	Debtor 2 only	Type of PRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Service	
	Yes		
4.19	Elmhurst radiologists	Last 4 digits of account number	\$ 6.00
	Creditor's Name		
	Po box 1035	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	D 15 1 D 1	Contingent	
	Bedford Park IL 60499	Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
Г	Debtor 1 only	_	
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes		

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4.20 Elitifult Memorial	Last 4 digits of account number	\$ <u>30.00</u>	
Creditor's Name			
27535 Ntwork Place	When was the debt incurred?		
Number Street			
Number Street			
	As of the date you file, the claim is: Check all that apply.		
	Contingent		
Chicago IL 60673			
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Toward BRIORITY		
 	Type of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offest?			
No	■		
I	Other. Specify		
Yes A 21 First Premier BANK	Last 4 digits of account number NULL	• 124.00	
4.21	Last 4 digits of account number NULL	<u>\$ 134.00</u>	
Creditor's Name	2004-2042		
601 S Minnesota Ave	When was the debt incurred? 2004-2012		
Number Street			
	As of the date you file, the claim is: Check all that apply.		
0' Falls 0D 57404	Contingent		
Sioux Falls SD 57104	Unliquidated		
City State Zip Code	Disputed		
Who owes the debt? Check one.			
Debtor 1 only			
Debtor 2 only	Type of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
 	Obligations arising out of a separation agreement or divorce		
At least one of the debtors and another	-		
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offest?			
No	Other. Specify Credit Card or Credit Use		
Yes			
4.22 Illinois Gastroenterology	Last 4 digits of account number	\$ 135.00	
Creditor's Name			
PO box 7630	When was the debt incurred?		
Number Street			
	As of the date you file, the claim is: Check all that apply.		
	Contingent		
Gurnee IL 60031			
City State Zip Code	Unliquidated		
Who owes the debt? Check one.	Disputed		
Debtor 1 only			
Debtor 2 only	Type of PRIORITY unaccured claims		
	Type of PRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	Student loans		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
Check if this claim relates to a	that you did not report as priority claims		
community debt	Debts to pension or profit-sharing plans, and other similar debts		
Is the claim subject to offest?			
No	Other Consis		
Yes	Other. Specify		
L res			

Official Form 106E/F

Part 2:	Your	NONPRIORITY Unsecured Cla	aims - Continua	tion Page		
	First Name	Middle Name	:	Last Name	, ,	
Debtor 1	Joseph	М		Decument	Page 27 of 69 Case Number (if known)	
		Case 15-43046	Doc 1	Filed 12/22/15	Entered 12/22/15 15:53:2	22 Desc Main

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	JCC	Last 4 digits of account number	\$ 135.00
	Creditor's Name	<u> </u>	
	PO Box 519	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sauk Rapids MN 56379	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1 7	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Debte to periodit of profit officining plants, and outer offinial debte	
	No	Other. Specify	
[Yes	Outon Opeouty	
4.24	Keynote Consulting	Last 4 digits of account number8927	\$ 135.00
	Creditor's Name	<u> </u>	
	220 W Campus Dr Ste 102	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file the claim is: Check all that apply	
		As of the date you file, the claim is: Check all that apply.	
	Arlington Heights IL 60004	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of PRIORITY unsecured claim:	
li	Debtor 1 and Debtor 2 only	Student loans	
l ř	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?	Debts to perision of profit-straining plans, and other similar debts	
	No	Other. Specify Medical Debt	
Ī	Yes	Other. Specify	
4.25	Keynote Consulting	Last 4 digits of account number 3340	\$ 155.00
1.20	Creditor's Name	<u> </u>	
	220 W Campus Dr Ste 102	When was the debt incurred? 2014-2014	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Arlington Heights IL 60004	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
k	s the claim subject to offest?	Social to periodicial or profit-origining plants, and outlet similar debits	
	No	Other. Specify Medical Debt	
[Yes	Guidi. Opedity	

Page 28 of 69 Case Number (if known) **Decument** Joseph Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

420 Worder Consisting Last 4 digits of account number \$135.00	After li	fter listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.						
Cestor Name Control Page Contro	4.26	Keynote Consulting	Last 4 digits of account number	<u>\$ 135.00</u>				
As of the date you file, the claim is: Check all that apply. Configuration	220 W Campus Drive # 102							
Adington Heights IL 6004 City Site Zip Code Who owes the debt7 Check one. Debtor 1 only Debtor 2 only Debtor 4 only Debtor 4 only Debtor 4 only Debtor 5 only Debtor 6 only Vex Vex Vex Vex Vex At least one of the debtor and another Check if this claim subject to offset? Debtor 1 only Debtor		Number Sireet	As of the date you file the claim is: Check all that apply					
Artington Heights IL 6004 Oby State 7c Code Who owes the debt7 Check one.								
Gry Who over the debt7 Check one. Check of the claim relates to a community debt		Arlington Heights IL 60004						
Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debt		City State Zip Code						
Debtor 2 only	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	-	e debt? Check one. Disputed					
Debetor 1 and Debtor 2 only		╡ ′						
At least one of the debtors and another Check if this claim relates to a community debt Street Check if this claim relates to a community debt Street Check if this claim relates to a community debt Street Check if this claim relates to a community debt Street Check if this claim relates to a community debt Street Check and the claim subject to offest? Check and the claim is: Check all that apply. Check and the claim subject to offest? Check and the claim is: Check all that apply. Check and the claim subject to offest? Check and the claim is: Check all that apply. Check and the claim subject to offest? Check and the claim is: Check all that apply. Check and the claim subject to offest? Check and the claim is: Check all that apply. Check and the claim is: Check an		=						
Chack if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts		Debtor 1 and Debtor 2 only						
community debt Is the claim subject to offest? No No Cher. Specify Credit Card or Credit Use Contenter's Name Contenter's		At least one of the debtors and another						
to the claim subject to offest? Other: Specify	[
Other, Specify Credit Card or Credit Use Credit Card or Credit Use	l .	•	Debts to pension or profit-sharing plans, and other similar debts					
Ves Last 4 digits of account number NULL \$1,309.00	"	-	Oradia Orada da Orada III.					
Az Contactive Name NULL \$ 1,309.00		=	Other. Specify Credit Card or Credit Use					
Continues Name N56 W 17000 Ridgewood Dr Number Street As of the date you file, the claim is: Check all that apply. Oontingent Indiquadated Disputed Debtor 1 only Debtor 1 only Debtor 1 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? As of the date you file, the claim is: Check all that apply. Oontingent Uniquadated Disputed Type of PRIORITY unsecured claim: Debtor 1 only At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Type of PRIORITY unsecured claim: Debts to pension or profit sharing plans, and other similar debts Type of PRIORITY unsecured claim: Debts to pension or profit sharing plans, and other similar debts Type of PRIORITY unsecured claim: Debts to pension or profit sharing plans, and other similar debts Type of PRIORITY unsecured claim: Debts to pension or profit sharing plans, and other similar debts Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit sharing plans, and other similar debts Type of PRIORITY unsecured claim: Debts to pension or profit sharing plans, and other similar debts Type of PRIORITY unsecured claim: Debts to pension or profit sharing plans, and other similar debts	4 27		Last 4 digits of account number NULL	\$ 1,309.00				
Number Street Street Street Street Street State Zip Code Contingent Uniquidated Disputed Disputed Disputed Disputed Debtor 1 only Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 4 based on each of the debtors and another Street Str	1.27	Creditor's Name						
As of the date you file, the claim is: Check all that apply. Contingent		N56 W 17000 Ridgewood Dr	When was the debt incurred? 2008-2013					
Menomonee Falls		Number Street						
Menomonee Falls			As of the date you file, the claim is: Check all that apply.					
Menomonee Falls			Contingent					
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 telest one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Other. Specify Creditor's Name 332 S. Michigan Ave., Ste. 600 Number Street As of the date you file, the claim is: Check all that apply. Contingent Uniquidated Debtor 1 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest?		Menomonee Falls WI 53051						
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? No Yes 4.28 Malcolm S. Gerald and Assoc. Creditor's Name 332 S. Michigan Ave., Ste. 600 Number Street As of the date you file, the claim is: Check all that apply. Chicago IL 60604 City Share Debtor 1 only Debtor 1 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Student loans Student loans Type of PRIORITY unsecured claim: Student loans Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Student loans Check if this claim relates to a community debt Is the claim subject to offest?	١.,							
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Mo Yes 4.28 Malcolm S. Gerald and Assoc. Creditor's Name 332 S. Michigan Ave., Ste. 600 Number Street Chicago IL 60604 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 1 only Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 control Use When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Student loans Other. Specify Credit Card or Credit Use When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Type of PRIORITY unsecured claim: Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 and Debtor 2 only Debtor 6 PRIORITY unsecured claim: Debtor 7 and Debtor 2 only Debtor 8 and Priority Chaims Debtor 9 PRIORITY unsecured claim: Debtor 9 PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Debtor 3 and Debtor 2 only Debtor 4 and Debtor 2 only Debtor 5 and Debtor 2 only Debtor 6 PRIORITY unsecured Claim: Debtor 7 and Debtor 2 only Debtor 8 and Debtor 2 only Debtor 9 PRIORITY unsecured Claim: Debtor 9 PRIORITY unsecured Claim: Debtor 9 PRIORITY unsecured Claim: Debtor 9 PRIORITY unsecured Claim: Debtor 9 PRIORITY unsecured Claim: Debtor 9 PRIORITY unsecured Claim: Debtor 9 PRIORITY unsecured Claim: Debtor 9 PRIORITY unsecured Claim: Debtor 9 PR	'	¬						
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Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Other. Specify Credit Card or Credit Use 1	[
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Yes	"		Overally Overal are Overally University					
A.28 Malcolm S. Gerald and Assoc. Last 4 digits of account number \$30.00		=	Other. SpecifyCredit Card or Credit Use					
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Street When was the debt incurred?	4.20	Creditor's Name		·				
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Chicago IL 60604 City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Is the claim subject to offest? Unliquidated Disputed Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts								
City State Zip Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?		Chicago IL 60604						
Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?								
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Type of PRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Who owes the debt? Check one.	Disputed					
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offest? Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		Debtor 1 only						
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Check if this claim relates to a that you did not report as priority claims community debt Is the claim subject to offest?	[=						
community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest?	[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce					
Is the claim subject to offest?		_	that you did not report as priority claims					
	.	•	Debts to pension or profit-sharing plans, and other similar debts					
			Overally Overal are Overally !!					
Other. Specify Credit Card or Credit Use Yes		No Ves	Other. Specify Credit Card or Credit Use					

Debtor 1 Joseph M Document Page 29 of 69 Case Number (if known)

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
	Market Street Mortgage		\$ 0.00
4.29	Creditor's Name	Last 4 digits of account number	\$ _0.00
	2650 McCormick Dr	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Clearwater FL 33759	Unliquidated	
	City State Zip Code		
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim: □	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Specific	
	Yes	Other. Specify	
4.30	Madical Bassyon, Specialists	Last 4 digits of account number	\$ _18.00
	Creditor's Name		
	2250 E. Devon Ave., Ste. 352	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Des Plaines IL 60018	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes Nationwide Credit & CO	Last 4 digits of account number 4889	\$ 30.00
4.31	Creditor's Name	Last 4 digits of account number 4889	\$ 30.00
	815 Commerce Dr Ste 270	When was the debt incurred? 2015-2015	
	Number Street		
		As of the date you file the claim is. Check all that analy	
		As of the date you file, the claim is: Check all that apply. Contingent	
	Oak Brook IL 60523	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a community debt	that you did not report as priority claims Debte to pension or profit sharing plans, and other similar debte.	
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other. Specify Medical Debt	
	Yes		

Page 30 of 69 Case Number (if known) **Decument** Joseph Debtor 1

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	nd so forth.	Total Claim		
4.32	Nationwide Credit & CO	Last 4 digits of account number	0974	\$ <u>40.00</u>		
	Creditor's Name	-				
	815 Commerce Dr Ste 270	When was the debt incurred?	2015-2015			
	Number Street					
		As of the data you file the claim is:	Check all that apply			
		As of the date you file, the claim is:	Спеск ан тлат арріу.			
	Oak Brook IL 60523	Contingent				
	City State Zip Code	Unliquidated				
l v	Who owes the debt? Check one.	Disputed				
[Debtor 1 only					
	Debtor 2 only	Type of PRIORITY unsecured claim	:			
l ē	Debtor 1 and Debtor 2 only	Student loans				
l i	At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce			
}		that you did not report as priority cla	-			
4	Check if this claim relates to a community debt	Debts to pension or profit-sharing pl				
ls	s the claim subject to offest?	Debts to pension of pront-sharing pr	ians, and other similar debts			
ì	No	Other, Specify Medical Debt				
l ī	Yes	Other. Specify Medical Debt				
4.33	Nationwide Credit & CO	Last 4 digits of account number	4892	\$ 115.00		
4.33	Creditor's Name			¥		
	815 Commerce Dr Ste 270	When was the debt incurred?	2015-2015			
	Number Street					
	Names.					
		As of the date you file, the claim is:	Check all that apply.			
	Oak Brook IL 60523	Contingent				
		Unliquidated				
v	City State Zip Code Who owes the debt? Check one.	Disputed				
ľ	Debtor 1 only	_				
1 7	=	Turns of PRIORITY was sound aloim				
	Debtor 2 only	Type of PRIORITY unsecured claim	:			
	Debtor 1 and Debtor 2 only	Student loans				
5	At least one of the debtors and another	Obligations arising out of a separati	-			
[Check if this claim relates to a	that you did not report as priority claims				
١	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts			
IS	s the claim subject to offest?					
	No	Other. Specify Medical Debt				
\vdash	Yes Nationwide Credit & CO		4893	↑ 245 00		
4.34		Last 4 digits of account number		\$ <u>245.00</u>		
	Creditor's Name 815 Commerce Dr Ste 270	When was the debt incurred?	2015-2015			
		when was the dept incurred?				
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Oak Brook IL 60523	Unliquidated				
١.,	City State Zip Code	Disputed				
"	Vho owes the debt? Check one.	L				
	Debtor 1 only					
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim	:			
[Debtor 1 and Debtor 2 only	Student loans				
[At least one of the debtors and another	Obligations arising out of a separati	on agreement or divorce			
[Check if this claim relates to a	that you did not report as priority cla	aims			
	community debt	Debts to pension or profit-sharing pl	lans, and other similar debts			
ls	s the claim subject to offest?					
	No	Other. Specify Medical Debt				
1 [Yes					

Part 2:	First Name	Middle Name NONPRIORITY Unsecured Cla		Last Name	, , ,	
Debtor 1	Joseph	М		Dechusent	Page 31 of 69	
		Case 15-43046	DOC 1		Entered 12/22/15 15:53:22	Desc Main

After lis	er listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.				
4.35	Nationwide Credit & CO	Last 4 digits of account number6279	\$ _393.00		
	Creditor's Name		_		
	815 Commerce Dr Ste 270	When was the debt incurred? 2015-2015			
	Number Street				
		As of the date you file, the claim is: Check all that apply.			
		Contingent			
	Oak Brook IL 60523				
	City State Zip Code	Unliquidated			
_ v	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
ΙĒ	Debtor 1 and Debtor 2 only	Student loans			
lī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
F	Check if this claim relates to a	that you did not report as priority claims			
-	community debt	Debts to pension or profit-sharing plans, and other similar debts			
Is	s the claim subject to offest?				
	No	Other, Specify Medical Debt			
	Yes	Guidi. Opcony			
4.36	Nationwide Credit & CO	Last 4 digits of account number6280	\$ 549.00		
	Creditor's Name				
1	815 Commerce Dr Ste 270	When was the debt incurred? 2015-2015			
	Number Street				
		As of the date you file the claim is. Check all that apply			
		As of the date you file, the claim is: Check all that apply.			
	Oak Brook IL 60523	Contingent			
	City State Zip Code	Unliquidated			
v	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
ΙĪ	Debtor 2 only	Type of PRIORITY unsecured claim:			
lī	Debtor 1 and Debtor 2 only	Student loans			
F	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
		that you did not report as priority claims			
4	Check if this claim relates to a that you did not report as priority claims community debt Debts to pension or profit-sharing plans, and other similar debts				
ls	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts			
No		Other, Specify Medical Debt			
	Yes	Other. Specify Medical Debt			
4.37	Nationwide Credit & CO	Last 4 digits of account number 1885	\$ 626.00		
7.31	Creditor's Name		· 		
	815 Commerce Dr Ste 270	When was the debt incurred? 2014-2014			
	Number Street				
	**	As of the date were file the all the first time to			
		As of the date you file, the claim is: Check all that apply.			
	Oak Brook IL 60523	Contingent			
		Unliquidated			
v	City State Zip Code Vho owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of PRIORITY unsecured claim:			
	Debtor 1 and Debtor 2 only	Student loans			
	=	=			
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce			
L	Check if this claim relates to a	that you did not report as priority claims			
1 .	community debt	Debts to pension or profit-sharing plans, and other similar debts			
	s the claim subject to offest?				
	■ No ¬	Other. Specify Medical Debt			
	Yes				

Case 15-43046 Doc 1 Filed 12/22/15 Entered 12/22/15 15:53:22 Desc Main Page 32 of 69 **Decument** Joseph Μ Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.			
4.38	Nationwide Credit & CO	Last 4 digits of account number 9400	\$ 956.00	
	Creditor's Name	0044 0044		
	815 Commerce Dr Ste 270	When was the debt incurred? 2014-2014		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Oak Brook IL 60523	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
Ī	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
li	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
F	Check if this claim relates to a	that you did not report as priority claims		
-	community debt	Debts to pension or profit-sharing plans, and other similar debts		
ls	s the claim subject to offest?			
	No	Other. Specify Medical Debt		
	Yes			
4.39	Nationwide Credit & Collection	Last 4 digits of account number	\$ <u>25.00</u>	
	Creditor's Name	When was the debt incurred?		
	815 Commerce Dr., Ste. 100	Wileli was the dept incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Oak Brook IL 60523	Contingent		
	City State Zip Code	Unliquidated		
v	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
ls	s the claim subject to offest?			
	■No ¬.,	Other. Specify Credit Card or Credit Use		
4.40	Yes Northwest Collectors	Last 4 digits of account number	\$ 300.00	
4.40	Creditor's Name	Last 4 digits of account number	<u> </u>	
	3601 Algonquin Rd., Ste. 500	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Rolling Meadows IL 60008-3104	Unliquidated		
١.,	City State Zip Code	Disputed		
"	Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans Obligations origins out of a conserving agreement or diverse.		
<u> </u>	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
L	Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts		
ls	s the claim subject to offest?	Debte to pension of profit-straining prairs, and other similar debts		
	No	Other. Specify Debt Owed		
	Yes			

Page 33 of 69 Case Number (if known) **Decument** Joseph Debtor 1

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.41	Olympia Chiropractic	Last 4 digits of account number	\$ 250.00
	Creditor's Name		
	533 S York St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Elmhurst IL 60126	Unliquidated	
	City State Zip Code	Disputed	
'	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No		
7	Yes	Other. Specify	
4.42	Pathology Consultants	Last 4 digits of account number	\$ 57.00
4.42	Creditor's Name		
	Po Box 8594	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60677	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
L	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙГ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes Portfolio Recovery Assoc.		\$ 2,165.06
4.43		Last 4 digits of account number	\$ 2,105.00
	Creditor's Name 120 Corporate Blvd., Ste. 100	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Norfolk VA 23502	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	-	

Page 34 of 69 **Decument** Joseph Debtor 1

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.44	Qualia Collection Services	Last 4 digits of account number	\$ 1,310.00
	Creditor's Name		
	PO Box 4699	When was the debt incurred?	
Number Street			
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Petaluma CA 94955	☐ Unliquidated	
l	City State Zip Code	Disputed	
Y	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
<u> </u>	Debtor 2 only	Type of PRIORITY unsecured claim:	
<u>L</u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
	Yes RFGI		\$ 155.00
4.45		Last 4 digits of account number	\$_155.00
	Creditor's Name PO BOX 537	When was the debt incurred?	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sycamore IL 60178	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of PRIORITY unsecured claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans	
İ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify	
[Yes	Опол. оробну	
4.46	RRCA Accounts Management	Last 4 digits of account number	\$ 75.00
	Creditor's Name		
	201 E 3rd St	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Sterling IL 61081	☐ Unliquidated	
l	City State Zip Code		
	Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of PRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	■ No	Other. Specify Credit Card or Credit Use	
1	Yes		

Page 35 of 69 Case Number (if known) **Decument** Joseph Μ Debtor 1

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim
4.47	RRCA ACCT MGMT	Last 4 digits of account number	48N1	\$ _73.00
	Creditor's Name			
	201 E 3Rd St	When was the debt incurred?	2014-2014	
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent	,	
	Sterling IL 61081	Unliquidated		
	City State Zip Code	Disputed		
'	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
<u> </u>	Debtor 1 and Debtor 2 only	Student loans		
L	At least one of the debtors and another	Obligations arising out of a separation		
	Check if this claim relates to a	that you did not report as priority cla		
l .	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
18	s the claim subject to offest?			
	No ¬.,	Other. Specify Medical Debt		
4.40	Yes Specialized radiology	Look 4 digito of account number		\$ 15.00
4.48	Creditor's Name	Last 4 digits of account number		φ
	1039 College Ave Ste A	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
	Wheaton IL 60187	Contingent		
	City State Zip Code	Unliquidated		
V	/ho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
ΙĒ	Debtor 1 and Debtor 2 only	Student loans		
ΙĒ	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority cla	ims	
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts	
ls ls	the claim subject to offest?	_ , , ,		
	No	Other. Specify		
	Yes	· , ,		
4.49	Transworld Systems Inc.	Last 4 digits of account number		\$ <u>300.00</u>
	Creditor's Name			
	507 Prudential Rd	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is:	Check all that apply.	
		Contingent		
	Horsham PA 19044	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
İ	Debtor 1 only	-		
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	=	rá –		
	Debtor 1 and Debtor 2 only	Student loans Obligations ariging out of a congretic	an agreement or diverse	
	At least one of the debtors and another	Obligations arising out of a separation	-	
L	Check if this claim relates to a	that you did not report as priority cla		
l le	community debt s the claim subject to offest?	Debts to pension or profit-sharing pl	ans, and other similar dedts	
ľ	No	Other. Specify Collecting for Co	reditor	
	Yes	Other. Specify Confecting for Ch	- Conto	

Page 36 of 69 Case Number (if known) **Decument** Joseph Debtor 1

After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim	
	United Collection Bureau, Inc.		¢ 57.00	
4.50		Last 4 digits of account number	\$ <u>57.00</u>	
	Creditor's Name 5620 Southwyck Blvd., Ste. 206	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
	Toledo OH 43614	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?	_		
	■ No	Other. Specify Debt Owed		
4.54	Vasectomy Clinics of Chicago	Last 4 slinite of account number	\$ 30.00	
4.51	Creditor's Name	Last 4 digits of account number	<u> </u>	
	Po Box 669	When was the debt incurred?		
	Number Street			
		As of the data and file the slate to Oh a Lall III and a		
		As of the date you file, the claim is: Check all that apply.		
	Libertyville IL 60048	Contingent		
	City State Zip Code	Unliquidated		
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt	Debts to pension or profit-sharing plans, and other similar debts		
	Is the claim subject to offest?	_		
	■ No	Other. Specify		
4.50	Villa PARK Photo Enforcement	Last 4 digits of account number 2807	\$ 200.00	
4.52	Creditor's Name	East 4 digito of account financial	*	
	3601 Algonquin Rd Ste 23	When was the debt incurred? 2014-2015		
	Number Street			
		As of the date you file, the claim is: Check all that apply.		
		Contingent		
	Rolling Meadows IL 60008	Unliquidated		
	City State Zip Code			
	Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of PRIORITY unsecured claim:		
	Debtor 1 and Debtor 2 only	☐ Student loans		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce		
	Check if this claim relates to a	that you did not report as priority claims		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts		
	No	Other. Specify Collecting for Creditor		
	Yes	Other. Specify Collecting for Creditor		

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IL 60187

State Zip Code

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. RPM, Inc. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 925 Part 1: Creditors with Priority Unsecured Claims Line __1 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60018 Last 4 digits of account number ____ NULL ____ Rosemont State Zip Code City DuPage County Clerk On which entry in Part 1 or Part 2 list the original creditor? Name 421 N County Farm Rd. Line 2 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number _____

Wheaton

City

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Joseph Debtor 1

Add the Amounts for Each Type of Unsecured Claim

Decument

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159.
Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$ <u>14,250</u> .06

		C250 15	12016 Doc 1 I	Filad 12/22/15 Er	otored 12/22/15 15:53:22	Desc Main
Fill	l in this in	formation to identi			9 of 69	Description 1
De	ebtor 1	Joseph	M	Mecklenburg		
		First Name	Middle Name	Last Name		
	ebtor 2	Renee First Name	Ann Middle Name	Mecklenburg Last Name		
(Sp	ouse, if filing)	riist Name	Middle Name	Last Name		
Ur	ited States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS (State)		
	se Number			_		Check if this is an
		4000				amended filing
		orm 106G				12/1
				Unexpired Leases	equally responsible for supplying correct	12/10
nforn	nation. If n	nore space is need		fill it out, number the entries	, and attach it to this page. On the top of a	ny
		•	ontracts or unexpired leases			
5		-	•		ve nothing else to report on this form.	
Ē	_				dule A/B: Property (Official Form 106A/B)	
_	⊒ Tes. Fii	in all of the informa	ation below even if the contrac	is or leases are listed in Schel	dule A/B. Property (Official Form 100A/B)	
2. Li	st separat	elv each person or	r company with whom you ha	ve the contract or lease. The	n state what each contract or lease is for (f	or
	-				n booklet for more examples of executory co	
ur	nexpired le	ases.				
ı	Person or	company with who	om you have the contract or	ease	State what the contract or lease	e is for
2.1						
	Name					
	Number	Street				
	City		State Zip	Code		
	Oity		State Zip	Code		
2.2						
	Name					
	Number	Street				
	City		State Zip	Code		
2.3						
	Name					
	Number	Street				
	Number	Sueer				
	City		State Zip	Code		
2.4						
	Name					
	Number	Street				
	City		State Zip	Code		
2.5						
	Name					
	Nim 1	Otan :				
	Number	Street				

State Zip Code

City

Official Form 106G

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Fill in this inf	formation to ident	ify your case:	
Debtor 1	Joseph	M	Mecklenburg
	First Name	Middle Name	Last Name
Debtor 2	Renee	Ann	Mecklenburg
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>ll</u>	LLINOIS_
Case Number			(State)
(If known)			-

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

<u> </u>						
1. D	1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)					
	No.					
	Yes					
	ithin the last 8 years, have you lived i			· ·		
A	krizona, California, Idaho, Lousiiana, Nev —	vada, New Mexico, Puerto Rico	, Texas, Washington, and Wi	sconsin.)		
	No. Go to line 3.					
	Yes. Did your spouse, former spouse	e, or legal equivalent live with y	ou at the time?			
	No Yes. Inwhich community state of	or territory did you live?	. Fill in the na	me and current address of that person.		
		, ,		·		
	Name of your spouse, former spouse or leg	al equivalent				
	Number Street					
	Oit.	04-4-	7:- O-d-			
ર In	City Column 1, list all of your codebtors. I	State	Zip Code	s filing with you. List the person		
	hown in line 2 again as a codebtor onl					
	chedule D (Official Form 106D), Sched	,	, or Schedule G (Official For	m 106G). Use Schedule D,		
3	chedule E/F, or Schedule G to fill out (Joiumn 2.				
	Column 1: Your codebtor			Column 2: The creditor to whom you owe the debt		
				Check all schedules that apply:		
3.1				Schedule D, line		
	Name			Schedule E/F, line		
	Number Street			Schedule G, line		
	City	State	Zip Code			
3.2				Schedule D, line		
	Name			Schedule E/F, line		
	Number Street			Schedule G, line		
	City	State	Zip Code			
3.3				Schedule D, line		
	Name			Schedule E/F, line		
	Number Street			Schedule G, line		
	City	State	Zip Code			

Fill in this information to identify your case:				
Debtor 1	Joseph	M	Mecklenburg	
	First Name	Middle Name	Last Name	
Debtor 2	Renee	Ann	Mecklenburg	
(Spouse, if filing)	First Name	Middle Name	Last Name	
(Spouse, if filing)	First Name		Last Name	
Case Number(If known)				

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment							
Fill in your employment information	· · ·			Debtor 2 or non-filing spouse			
If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		X Employed Not employed			
Include part-time, seasonal, or self-employed work.	Occupation	Construction Sup	ervisor	Lunchroom Aid			
Occupation may Include student or homemaker, if it applies.	Employers name	DeCicco Contracting		Lombard School Dist 44			
	Employers address	1041 IL-83		150 W Madison Ave			
		Elmhurst, IL 60126	3	Lombard, IL 60148			
	How long employed there? 2 years						
Part 2: Give Details About Monthl	Part 2: Give Details About Monthly Income						
Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse har lines below. If you need more space	ve more than one employer, comb	oine the information for a					
			For Debtor 1	For Debtor 2 or non-filing spouse			
List monthly gross wages, salar deductions). If not paid monthly, or the salar deductions of the salar deductions.	•	\$4,506.67	\$24.27				
Estimate and list monthly overting	3. Estimate and list monthly overtime pay.			\$0.00			
4. Calculate gross income. Add line	e 2 + line 3.		\$4,506.67	\$24.27			

 Official Form 106I
 Record # 674614
 Schedule I: Your Income
 Page 1 of 2

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Last Name

Debtor 1

First Name

Document Mecklenburg М Joseph

Middle Name

Case Number (if known) _

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Сору	y line 4 here	4.	\$4,506.67	\$24.27	
5. L	ist all	payroll deductions:				
	5a. T	Fax, Medicare, and Social Security deductions	5a. _	\$907.18	\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
	5e. I	nsurance	5e.	\$0.00	\$0.00	
	5f. C	Domestic support obligations	5f.	\$0.00	\$0.00	
	5g. L	Jnion dues	5g.	\$0.00	\$0.00	
	5h. C	Other deductions. Specify:	5h.	\$0.00	\$0.00	
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$907.18	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,599.48	\$24.27	
8. L	ist all	other income regularly received:	_	_		
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total				
		monthly net income.	8a.	\$0.00	\$0.00	
	8b.	Interest and dividends	8b.	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00	\$ 0.00	
		dependent regularly receive				
		Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	\$0.00	\$0.00	
	8e.	Social Security	8e.	\$0.00	\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$0.00	\$0.00	
		Include cash assistance and the value (if known) of any non-cash				
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h	\$0.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$0.00	\$0.00	
10.	Calc	ulate monthly income. Add line 7 + line 9.	10.	\$3,599.48 +	\$24.27	\$3,623.75
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	ψ0,000.40	Ψ24.21	\$3,023.73
11.	Incluother Do n	e all other regular contributions to the expenses that you list in Schedul de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are stify:	our dependen	pay expenses listed in	Schedule J.	11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The re		•	applies	12. \$3,623.75
12		e that amount on the Summary of Schedules and Statistical Summary of C ou expect an increase or decrease within the year after you file this forr		s anu rielaleu Data, If It	applies	φ3,623.75
13.	X I	•				

T III III tillo	illiorillation to identity	our ouco.				
Debtor 1	Joseph First Name	M Middle Name	Mecklenburg Last Name	Check if this is:		
D.H.	Renee	Ann	Mecklenburg	An amend	•	
Debtor 2 (Spouse, if filing		Middle Name	Last Name		nent showing pos s of the following (t-petition chapter 13 date:
United Stat	tes Bankruptcy Court for the	:NORTHERN DISTRICT	OF ILLINOIS			
Case Numl (If known)	ber			MM / DD /	Y Y Y Y Y	
Official	Form 106J				e filing for Debtor a separate house	2 because Debtor 2 ehold.
Schedu	ıle J: Your Ex	(penses				12/14
=		=	ople are filing together, both are e the top of any additional pages,		-	
Part 1:	Describe Your Househol	d				
	. Go to line 2. s. Does Debtor 2 live in a	a separate household? ust file a separate Sched	dule J.			
2. Do you	u have dependents?	No No		Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not Debtor	t list Debtor 1 and r 2.		out this information for endent			No
Do not	t state the dependents'			Son	9	Yes
names	•				_	No
				Son	7	X Yes
						X No
						Yes
						x No
					_	Yes
						x No
					_	Yes
expen	ur expenses include ses of people other thar elf and your dependents	1 1,7				
Part 2:	Estimate Your Ongoing	Monthly Expenses				
	•		inless you are using this form as		•	
the applicab		ruptcy is filed. If this is	a supplemental <i>Schedule J</i> , che	ck the box at the top of the fo	rm and fill in	
1	-	=	stance if you know the value ar Income (Official Form 106l.)			Your expenses
4. The re	ental or home ownership	expenses for your res	idence. Include first mortgage pay	ments and	_	
any re	ent for the ground or lot.				4.	\$0.00
If not	included in line 4:					
	Real estate taxes				4a.	\$0.00
	Property, homeowner's, c		•		4b.	\$0.00 \$50.00
	Home maintenance, repa Homeowner's associatior		8		4c. 4d.	\$0.00
						,

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Debtor 1 Joseph

First Name

Last Name

M

Middle Name

Case Number (if known) ___

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$420.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$800.00 7. 7. Food and housekeeping supplies \$150.00 8. 8. Childcare and children's education costs \$155.00 9. Clothing, laundry, and dry cleaning 10. \$150.00 10. Personal care products and services \$100.00 11. Medical and dental expenses 11. \$679.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$105.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$490.00 15b. Health insurance 15b. \$110.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$338.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. \$ 0.00 20a. Mortgages on other property 20a. 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. 20c. Property, homeowner's, or renter's insurance \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 674614 Case 15-43046 Doc 1 Filed 12/22/15 Entered 12/22/15 15:53:22 Desc Main Document Page 45 of 69

Μ Joseph Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$40.00 21. Other. Specify: ___Postage/Bank Fees (\$25.00), Student Loans (\$15.00), 21. \$3,587.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$3,623.75 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$3,587.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$36.75 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

Official Form 106J Record # 674614 Schedule J: Your Expenses Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an a	attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	summary and schedules filed with this declaration and that they are true and
🗶 /s/ Joseph M Mecklenburg	✗ /s/ Renee Ann Mecklenburg
Signature of Debtor 1	Signature of Debtor 2
Date 12/22/2015 MM / DD / YYYY	Date 12/22/2015 MM / DD / YYYY

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Fill in this in	nformation to ider	itify your case:	
Debtor 1	Joseph	M	Mecklenburg
	First Name	Middle Name	Last Name
Debtor 2	Renee	Ann	Mecklenburg
(Spouse, if filing)	First Name	Middle Name	Last Name
11-11-1-01-1	Dealer de Octobre	NODTHERN BUILD	III NOIO
United States	Bankruptcy Court to	r the : <u>NORTHERN</u> District of _	ILLINOIS (State)
Case Number	r		_
(If known)			

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

iaiiiboi (
Part 1	Give Details About Your Marital Status and	d Where You Lived Before		
	at is your current marital status?			
01. VVII	at is your current marital status:			
	Married			
	Not married			
02 D ur	ing the last 3 years, have you lived anywhere	other than where you live no	w?	
	No.			
	Yes. List all of the places you lived in the last 3	years. Do not include where y	ou live now.	
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2
		lived there		lived there
			Same as Debtor 1	Same as Debtor 1
	85 W Linda Ave	04/2012-02/2013		
	Cortland IL 60112	_		
		_		
		_		
03 Wit	hin the last 8 years, did you ever live with a s	pouse or legal equivalent in a	community property state or territory?	(Community
-	perty states and territories include Arizona, C Wisconsin.)	California, Idaho, Louisiana, N	evada, New Mexico, Puerto Rico, Texas	, Washington,
_	No.			
	No. Yes. Make sure you fill out Schedule H: Your C	odebtors (Official Form 106H)		
ч	Too. Make care you iiii cat concadie iii. Tour c	edebtere (emelar reim reerr).		
	<u></u>			
Part 2	Explain the Sources of Your Income			

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Mecklenburg Debtor 1 Joseph M Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$52,000 Wages, commissions, \$800 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$46,500 \$500 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2014) Operating a business Operating a business Wages, commissions, \$40,000 Wages, commissions. \$20,000 For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2013) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Page 49 of 69 Document Joseph М Mecklenburg Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Was this payment for... Total amount paid Amount you still owe payments Firt Merit Bank (see schedule F) \$8,200 Monthly \$338 Mortgage Car Credit card Loan repayment Suppliers or vendors Other Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. $\hfill \square$ Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Part 4: Identify Legal actions, Repossessions, and Foreclosures

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Joseph М Mecklenburg Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Yes. Fill in the details. Nature of the case Court or agency Status of the case Pending Portfolio recovery v Renee Mechlenburg Contract DuPage County On appeal ☐ Concluded Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below. 11 Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? No. Go to line 11 Yes. Fill in the information below. 12 Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No. Yes. **List Certain Gifts and Contributions** 13 Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? No. Yes. Fill in the details for each gift. 14 Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift. List Certain Losses Part 6: 15 Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? No. Yes. Fill in the details for each gift. **List Certain Payments or Transfers** Part 7: Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. П No. Yes. Fill in the details

Case 15-43046 Doc 1 Filed 12/22/15 Entered 12/22/15 15:53:22 Desc Main Page 51 of 69 Document Joseph M Mecklenburg Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Date payment Party Contact Info Amount of payment Description and value of any property transferred or transfer Geraci Law L.L.C. Payment/Value: \$2,395.00: \$705.00 55 E. Monroe Street #3400 paid prior to filing, balance to be paid Chicago,IL 60603 after case filing. **Party Contact Info** Description and value of any property transferred Date payment Amount of payment or transfer Credit Counseling Services 2015 \$25.00 Hananwill Credit Counseling 115 N. Cross St. Robinson, IL 62454 17 Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No. Yes. Fill in the details. 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) \prod Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

Yes. Fill in the details. Last 4 digits of account number Type of account or instrument Date account was closed, sold, moved, or transferred Last balance before closing or transfer Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?	INO.				
instrument closed, sold, moved, or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities,	Yes. Fill in the details.				
		Last 4 digits of account number	• •	closed, sold, moved,	
		/ear before you filed for bankruptcy	, any safe deposit box o	r other depository for s	ecurities,

Who else had access to it?

Yes. Fill in the details.

Describe the contents

Do you still have it?

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Mecklenburg Joseph М Case Number (if known) Debtor 1 First Name Middle Name Last Name 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? Identify Property You Hold or Control for Someone Else Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. No. Yes. Fill in the details. Where is the property? Describe the property Value **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24 Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 25 Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice 26 Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. No Yes. Fill in the details. Court or agency Nature of the case Status of the case Give Details About Your Business or Connections to Any Business Part 11: 27 Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) A partner in a partnership An officer, director, or managing executive of a corporation An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business.

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Debtor 1	Joseph	M	Mecklenburg	Case Number (if known)	
	First Name	Middle Name	Last Name	· /	
	thin 2 years before y		you give a financial statement to a	nyone about your business? Include all financial	
	No.				
	Yes. Fill in the detail	ils.			
		Date iss	sued		
Part 12	Sign Below				
	.S.C. §§ 152, 1341, 1	,	AC (dDays Ass	Markhadana	
X	/s/ Joseph M Me		/s/ Renee Ann		
	Signature of Debtor	T 1	Signature of Del	itor 2	
	Date 12/22/2015		Date 12/22/20	15	
	MM / DD /) / YYYY	
■ !	No Yes			Filing for Bankruptcy (Official Form 107)?	
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill out bankru	ptcy forms?	
ı	No				
□ '	Yes. Name of perso	on	·	Attach the Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form 119).	

Eilod 12/22/15 Entered 12/22/15 15:53:22 Desc Main Fill in this information to identify your case: Mecklenburg Joseph Debtor 1 First Name Middle Name Last Name Ann Mecklenburg Renee Debtor 2 First Name Middle Name Last Name United States Bankruptcy Court for the : <u>NORTHERN DISTRICT OF ILLINOIS EASTERN</u> DIVISION District of ILLINOIS Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

List Your Creditors Who Have Secured Claims

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors,

whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information.

Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property secures a debt? as exempt on Schedule C? ☐ Surrender the property Creditor's □ No name: First Merit BANK Retain the property and redeem it Yes Retain the property and enter into a 2005 Ford F-150 with over 125,000 miles Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____ ☐ Surrender the property □ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: □ No Creditor's ☐ Surrender the property name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: securing debt: Creditor's Surrender the property ☐ No name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property Retain the property and [explain]: ____ securing debt:

Debtor 1

Joseph

Case 15-43046

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First Name

List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you li	sted in Schedule G: Executory Contracts and Unexpired Lease	s (Official Form 106G).
	ises. Unexpired leases are leases that are still in effect; the leas	
	erty lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2	
Describe your unexpired personal property lease	s	Will the lease be assumed?
Lessor's name:		☐ No
		Yes
Description of leased		— 100
property:		
Lessor's name:		☐ No
		Yes
Description of leased		
property:		
		_
Lessor's name:		□No
		Yes
Description of leased		
property:		
l accorda mana		Пм-
Lessor's name:		No
Description of leaded		□Yes
Description of leased property:		
property.		
Lessor's name:		□No
Lessoi s name.		
Description of leased		□Yes
property:		
F. CP S. G		
Lessor's name:		□No
Description of leased		□Yes
property:		
Lessor's name:		□No
		 Yes
Description of leased		□ res
property:		
Sim Palam		
Part 3: Sign Below		
Under penalty of perjury, I declare that I have indicated	d my intention about any property of my estate that secures a de	ebt and any
personal property that is subject to an unexpired lease	э.	
🗶 /s/ Joseph M Mecklenburg	/s/ Renee Ann Mecklenburg	
Signature of Debtor 1	Signature of Debtor 2	
Date Dated: 12/22/2015	Data Datad: 42/22/2045	
Date MM / DD / YYYY	Date <u>Dated: 12/22/201</u> 5 MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re			
-	Mecklenburg and Renee Ann Mecklenburg /	Case No:	
Debtors		Chapter:	Chapter 7
	DISCLOSURE OF CO	OMPENSATION OF ATTORNEY FOR DE	EBTOR
compensat	nant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 tion paid to me within one year before the filing of or to be rendered on behalf of the debtor(s) in conte	the petition in bankruptcy, or agreed to be pa	aid to me, for services
For 1	egal services, I have agreed to accept	\$2,395.00	
Prior	to the filing of this statement I have received	<u>\$705.00</u>	
Bala	nce Due	\$1,690.00	
2. The s	source of the compensation paid to me was:		
	Debtor(s) Other: (specify		
3. The s	source of compensation to be paid to me is:		
	Debtor(s) Other: (specify		
,	I have not agreed to share the above-disclosed com	manaction with any other margan unless they	ara mambara and associates
4. of my law	•	ipensation with any other person unless they a	are members and associates
	I have agreed to share the above-disclosed compen	scation with a other person or persons who are	a not mambars or associates
	urn for the above-disclosed fee, I have agreed to re including:	inder legal service for all aspects of the bankt	upicy
a. A	Analysis of the debtor's financial situation, and reay;	ndering advice to the debtor in determining w	hether to file a petition in
b. 1	Preparation and filing of any petition, schedules, st	atements of affairs and plan which may be re	quired;
c. 1	Representation of the debtor at the meeting of cred	itors and confirmation hearing, and any adjou	urned hearings thereof;
6. By ag	greement with the debtor(s), the above-disclosed fe	e does not include the following service:	
Fee	does NOT include missed meeting or court	dates, amendments to schedules, adversa	ry complaints or conversions to another
chapter, ju	dicial lien avoidances, dischargeability actions, other	ner contested matters except the first meeting	of creditors.
		CERTIFICATION	
	I certify that the foregoing is a complete payment to	e statement of any agreement or arrangement	for
	me for representation of the debtor(s) in thi		
	Date: 12/22/2015	/s/ Kristin T Schindler	
	Date	Signature of Attorney	
		Geraci Law L.L.C. Name of law firm	
		rame oj iaw jirm	

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Date: 10/23/2015

Document Pag Consultation Attorney: K

Record #: 674-614

Chapter 7 Retainer Agreement

The undersigned hires Geraci Law L.L.C. and its associated attorneys for representation in a Chapter7 bankruptcy under the following terms and conditions:

. This amount does NOT INCLUDE court filing fees of \$335, or costs Attorney fees for the Chapter 7 bankruptcy are \$ for credit counseling or financial management classes. This fee is based on the anticipated amount of work required to complete my case, and upon the information I have provided to date. If any information is incomplete or incorrect, the advice or Chapter may have to change, and this fee may have to be adjusted. This fee includes all work in the representation of my normal Chapter7, including preparation of my bankruptcy petition, schedules and other documents, first 341 meeting, reaffirmations, normal correspondence with my creditors and myself, but does NOT include excessive work caused by you, missed 341 meetings, reopening the case, amendments to schedules, work on audits or asset cases, objections to exemptions, conversion to another chapter, evidentiary hearings, other contested matters or motions, or adversary proceedings, because these cannot be predicted in setting a flat fee. For work done on these matters, we bill between \$275/hr and \$450/hr for attorney time, based on the attorney doing the work, and \$85 to \$125/hr paralegal time. I agree that more than one attorney and paralegal will work on my case.

Fees are "flat fees" and "advance payment retainers" for pre-filing work, become property of this firm on payment, and are deposited into the firm's operating account. Payments are applied to the "flat fee". You may elect to be billed on an hourly basis, but we have found a flat fee is cheaper and benefits you. If this contract is terminated by either party prior to the filing of the case, the firm will refund unearned fees based on the above rates with an accounting, and on request, submit any dispute to binding arbitration within 30 days. If I close my file or breach this contract I agree to pay for the work done to that time. I assign to my attorney all amounts tendered as filing fees or court costs and authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owed by me if case is not filed.

I understand that bankruptcy laws only allow me to protect a certain amount of my property, and if I have any unprotected property, I understand my Chapter 7 Trustee can sell it if I do not or cannot buy out the Trustee's interest and that the U.S. Trustee may object to my filing a Chapter 7 if they believe I have excess income and should be filing a Chapter 13.

I agree to fully cooperate with my attorneys and provide all information requested at any point during the case. I understand that if I do not fully cooperate or provide complete and accurate information, my attorneys may withdraw from representation of me, with the permission of the Court.

If I have secured debts that I wish to retain (mortgages, financed vehicles or other financed property) that I may be required to sign a reaffirmation agreement with the creditor in order to keep the property, and I must remain current on my payments. Many mortgage and car companies refuse to reaffirm the debt but we have found that if you keep up your payments you keep the property anyway.

Debts not discharged if they not paid in full: student loans; educational debts & tuition; most tax debts: unfiled, trust fund or late filed tax; undisclosed debts; support/maintenance debts; fines, debts incurred by fraud, or after the case is filed, future condo/HOA dues,or debts listed in your red or green folder as usually not discharged, or found non-dischargeable by a Judge.

Representation limited to Bankruptcy Court. We don't represent you in state court, or loan modifications or similar matters.

I cannot transfer any property or incur any credit or debt without the express permission of my attorney or the Court and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition.

I understand that if I fail to take my financial management class after filing but before discharge, my case may be closed without a discharge, and I will be required to pay fees and costs to have it reopened. I have received the 11U.S.C § 527(a) disclosures.

Joseph Mecklenburg(Debtor)

Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 150511

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Joseph M Mecklenburg and Renee Ann Mecklenburg / Debtors

In re

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 12/22/2015 /s/ Joseph M Mecklenburg

Joseph M Mecklenburg

X Date & Sign

Dated: 12/22/2015 /s/ Renee Ann Mecklenburg

Renee Ann Mecklenburg

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

Document Page 59 of 69 In re Joseph M Mecklenburg and Renee Ann Mecklenburg / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

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Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 12/22/2015	/s/ Joseph M Mecklenburg
	Joseph M Mecklenburg
Dated: 12/22/2015	/s/ Renee Ann Mecklenburg
	Renee Ann Mecklenburg
Dated: 12/22/2015	/s/ Kristin T Schindler
	Attorney: Kristin T Schindler

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Debto	r 1	Joseph	M	Mecklenburg	Case Number (if known)			
		First Name	Middle Name	Last Name				
Par	Part 6: Answer These Questions for Reporting Purposes							
16.		at kind of debts do have?	as "incurred by an ir No. Go to line 1 Yes. Go to line 16b. Are your debts promoney for a busines No. Go to line 1 Yes. Go to line	ndividual primarily f 6b. 17. rimarily busines as or investment or 6c. 17.	ner debts? Consumer debts are defined in for a personal, family, or household purpose as debts? Business debts are debts that ye through the operation of the business or in the debts debts.	e." ou incurred to obtain		
17.	Are	you filing under	No. I am not filing u	under Chanter 7	Co to line 19			
	Cha	pter 7?	Mor Laur nor night	under Grapter 7. (30 to line 16.			
	any excl adm are avai	you estimate that after exempt property is uded and inistrative expenses paid that funds will be lable for distribution insecured creditors?			ou estimate that after any exempt property I that funds will be available to distribute to			
18,	How	many creditors do	1-49		1,000-5,000	25,001-50,000		
		estimate that you	50-99		5,001-10,000	5 0,001-100,000		
	owe	?	100-199		10,001-25,000	☐ More than 100,000		
			200-999					
19.	estii	much do you nate your assets to vorth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million]\$1,000,001-\$10 million]\$10,000,001-\$50 million]\$50,000,001-\$100 million]\$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion		
			\$0-\$50,000]\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
20.		much do you	<u> </u>		_	\$1,000,000,001-\$10 billion		
	to be	nate your liabilities	\$50,001-\$100,000 \$100,001-\$500,000		\$10,000,001-\$50 million			
	to b	5 .	\$500,001-\$300,000		\$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion		
		_	□ \$500,001-\$1 Hillion	<u> </u>	\$100,000,001-\$500 million	More triats \$50 billion		
Par	t 7:	Sign Below						
Fory	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.							
				•	y or agree to pay someone who is not an a notice required by 11 U.S.C. § 342(b).	itomey to help me fill out		
			I request relief in accordan	nce with the chapte	er of title 11, United States Code, specified i	n this petition.		
			with a bankruptcy case ca	h result in fines up 519, and 3571.	ealing property, or obtaining money or prop to \$250,000, or imprisonment for up to 20 y	years, or both.		
			Executed on : 17	L/ W /2015	Executed on	12 102/2015		
				1 / DD / YYYY	Executed on	MM / DD / YYYY		

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Debtor 1	Joseph	М	Mecklenburg	Case Number (if kno	own)	
	First Name	Middle Name	Lest Name			_
represe if you a by an a	r attorney, if you are nted by one re not represented ttorney, you do not file this page.	to proceed under available under e the notice require knowledge after	the debtor(s) named in this petition Chapter 7, 11, 12, or 13 of title 11 sach chapter for which the person is by 11 U.S.C. § 342(b) and, in a an inquiry that the information in the fattorney for Debtor	, United States Code, and have s eligible. I also certify that I have case in which § 707(b)(4)(D) ap	explained the relief ve delivered to the debtor(s) plies, certify that I have no	and the second s
		Printed nar Geraci La				
		Firm name	prop St #2400	4.		
			nroe St., #3400 Street			
		Chicago		<u>IL</u>	60603	
		City		State	ZIP Code	
		Contact Ph	one 312-332-1800	Email add	dressndil@geracilaw.com_	
		6302937			IL	
		Bar numbe	,	State		

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Fill in this in	formation to ide	entify your case:	
Debtor 1	Joseph	M	Mecklenburg
	First Name	Middle Name	Last Name
Debtor 2	Renee	Ann	Mecklenburg
(Spouse, if filing)	First Name	Middle Name	Last Name
		for the : <u>NORTHERN</u> District or	f ILLINOIS (State)
Case Number (If known)			<u></u>

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below					
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
No					
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).				
Under penalty of perjury, I declare that I have read the summar	ry and schedules filed with this declaration and that they are true and				
Signature of Debtor 1	Signature of Debtor 2				
Date 171 (1/2015 MM / DD / YYYY	Date : 12015 MM / DD / YYYY				

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Debtor 1	Joseph	М	Mecklenburg	Case Number (if known)
	First Name	Middle Name	Last Name	

Part 12:	Sign Below					
answers in conne 18 U.S.C	ad the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud ction with a bankruptor case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. Statement of Debtor 1 Signature of Debtor 2 Date 7/2015 MM / DD / YYYY					
Did you a	attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?					
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes.	Name of person Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

Record # 674614

Case 15-43046 Doc 1 Filed 12/22/15 Entered 12/22/15 15:53:22 Desc Main Page 65 of 69 Document Joseph Debtor 1 Case Number (if known) First Name **List Your Unexpired Personal Property Leases** Part 2: For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? Lessor's name: ☐ No Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property: Lessor's name: □No ☐Yes Description of leased property: Lessor's name: □No □Yes Description of leased property: Lessor's name: □No Yes Description of leased property: Lessor's name: ☐ No ☐ Yes Description of leased property:

Under penalty of perjury, declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

Signature of Debtor 1

Date Dated: 1/2(

DISCLAIMER DEBROTS Have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entityin connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt.
 b. Failure to keep books and records documenting your financial affairs.
 c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay.
 d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others.
 e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy.
 f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferree will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foredosure sale or the lender accepts a deed in lieu of foredosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, op other lo	ans that cross-collateralized, any money or property may be taken for both loans.
The Undersigned have read the above & assume the risk that a debt is not dis	haved in bankruptcy, that our non-exempt property will be taken and sold by the avelexcess income, or change in State, Federal or Bankruptcy laws before the case Took Is ACTURATE!!!!
pankruptcy trustee if it can't be protected, that the trustee might object if I we	excess income, or change in State, Federal or Bankruptcy laws before the case
s filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUT PETI	TION IS ACCURATE!!!!

Dated: 17/2015

Dated: 17/2015

Dated: 10/2015

A Date & Sign

X Date & Sign

X Date & Sign

Renee Ann Mecklenburg

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Joseph M Mecklenburg and Renee Ann Mecklenburg / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLĂRE UNDER	PENALTY OF PERJURY THAT THE FOREGOING	G IS TRUE AND CORRECT.
Dated: <u>17/ 17/</u> 2015	Joseph M Mecklenburg	X Date & Sign
Dated: 12015	Renee Ann Mecklenbu	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Debtor	1 Joseph	<u> </u>	Mecklenburg	Case Number (if know	vn)	
	First Name	Middle Name	Last Name	,,,,,,,	···	
				Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8. Un e	employment compen	sation		\$0.00	\$0.00	
Do und	not enter the amount er the Social Security	if you contend that the amount Act. Instead, list it here:	t received was a benefit			
Foi	your spouse					
9. Pe i	nsion or retirement is	ncome. Do not include any an	nount received that was a			
ber	efit under the Social	Security Act.		\$0.00	\$0.00	
Do as	not include any bene a victim of a war crim	e, a crime against humanity, o	Security Act or payments received			
10a				\$0.00	\$ 0.00	
10b			•	\$ 0.00	\$0.00	
10c	Total amounts from	separate pages, if any.		\$0.00	\$0.00	
11. Cal colu	culate your total cur imn. Then add the to	rent monthly income. Add line tal for Column A to the total fo	es 2 through 10 for each r Column B.	\$4,506.67	+ \$24.27 =	\$4,530.94
D						
Part 2		ether the Means Test Applies t		· · · · · · · · · · · · · · · · · · ·		
12. Cal 12a.	culate your current n Copy your total cu	nonthly income for the year. rrent monthly income from line	Follow these steps:	Conviine 11 here	12a	\$4,530.94
		number of months in a year).			12-14.	х 12
12b.		annual income for this part of t	he form.		12b.	\$54,371.28
13. Cal e		mily income that applies to y				707,0111 <u>2</u> 0
			out rollow those steps.			
Filli	n the state in which y	ou live.	IL			
Filli	n the number of peop	ole in your household.	4			
Filli	n the median family i	ncome for your state and size	of household		13.	\$86,818.00
To f	ind a list of applicable	median income amounts, go	online using the link specified in the set at the bankruptcy clerk's office.	parate		400,010,000
		The liet may also be available	at the bankruptcy derk's office.			
4. How	do the lines compa	re?				
14a.	X ine 12b is less the Go to Part 3.	han or equal to line 13. On the	e top of page 1, check box 1, There is n	no presumption of abuse.		
14b.	Line 12b is more Go to Part 3 and	than line 13. On the top of pag fill out Form 122A-2.	ge 1, check box 2, The presumption of	abuse is determined by Form	122A-2.	
Part 3	Sign Below					
	By signing here I d	eclare under negalty of perius	That the information on this statement	and in any attachments is true	and somet	
				and in any attachments is the	, and correct.	
		100		ALA CY,	resol	
	Je	pseph M Mecklenburg		Renee Ann Mecklenk	ourg	
	Date:: <u>Î</u>	<u>/ 12/</u> 2015	Date:: _	12015		
	If you checked line	14a, do NOT fill out or file For	m 122A-2.			
	If you checked line	14b, fill out Form 122A-2 and t	file it with this form.			

Form B 201A, Notice to Consumer Debtor(s)

In re Joseph M Mecklenburg and Renee Ann Mecklenburg / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

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Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

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Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

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A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code he Bankruptcy Rules, and the local rules of the court. The

Dated: 17, 142015

Joseph M Mecklenburg

X Date & Sign

Dated: 10 100 12015

Renee Ann Mecklenburg

X Date & Sign

Dated: 12/1/2015

Attorney: Kristin T Schindler